

Northern District of Georgia

In Re: Debtor(s)

**Mark A. Richards**

1861 Windsonr Creek Dr.  
Conyers, GA 30094

Case No.: **11-51844-wlh**

Chapter: **7**

Judge: **Wendy L. Hagenau**

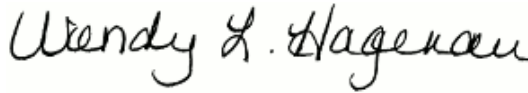
**xxx-xx-3731**

**DISCHARGE OF DEBTOR(S) WITH ORDER APPROVING TRUSTEE'S REPORT OF NO  
DISTRIBUTION, CLOSING ESTATE AND DISCHARGING TRUSTEE**

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Bankruptcy Code, (the Bankruptcy Code).

It further appears that the trustee in the above styled case has filed a report of no distribution and said Trustee has performed all other and further duties required in the administration of said estate; accordingly, it is hereby

**ORDERED** that the said estate is closed; that the Trustee is discharged from and relieved of said trust.



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Wendy L. Hagenau  
United States Bankruptcy Judge

Dated: July 19, 2011

Form 182

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION  
REGARDING THE BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

FORM 182 continued

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [In a case involving community property: There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

This discharge does not affect any property of the estate as defined by section 541 of the Bankruptcy Code, and the automatic stay of section 362(a) of the Bankruptcy Code continues to apply to any property of the estate unless and until the automatic stay has been terminated by order of the court or expires pursuant to section 362(c) of the Bankruptcy Code. Such property remains subject to administration by the trustee on behalf of the bankruptcy estate.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

**This Bankruptcy Discharge is an important document that you should retain in the event a copy is needed in the future. If you request a copy from the Clerk's Office at a later date, you will be required to pay a fee.**

## Certificate of Service Page 3 of 3

United States Bankruptcy Court  
Northern District of GeorgiaIn re:  
Mark A. Richards  
DebtorCase No. 11-51844-wlh  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 113E-9

User: collinsl  
Form ID: 182Page 1 of 1  
Total Noticed: 14

Date Rcvd: Jul 19, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 21, 2011.

db +Mark A. Richards, 1861 Windsonr Creek Dr., Conyers, GA 30094-5833  
 aty +Jessica L. Casto, Robert J. Semrad & Associates, LLC, Suite 3600, 101 Marietta St.,  
 Atlanta, GA 30303-2716  
 aty +Ronica R. Scales, Robert J. Semrad & Associates, Suite 3600, 101 Marietta St., NW,  
 Atlanta, GA 30303-2716  
 tr +Martha A. Miller, Martha A. Miller, PC, 229 Peachtree Street, NE, Suite 2415,  
 Atlanta, GA 30303-1608  
 cr +The Credit Union Loan Source, LLC., 5036 Clark Howell Hwy, College Park, GA 30349-6064  
 14010637 +Bac Home Loans Servici, 450 American St, Simi Valley, CA 93065-6285  
 14010639 Bart L. Graham, State of Ga Revenue Commission, 1800 Century Center Blvd. NE,  
 Atlanta, GA 30345  
 14010643 +Zwicker & Associates PC, 80 Minuteman Rd., Andover, MA 01810-1008

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. ust

+E-mail/Text: ustpreion21.at.ecf@usdoj.gov Jul 19 2011 21:09:00  
 Office of the United States Trustee, Room 362, 75 Spring Street, SW,  
 Atlanta, GA 30303-3330  
 14010635 +EDI: BECKLEE.COM Jul 19 2011 20:18:00 American Express, c/o Becket and Lee LLP,  
 Po Box 3001, Malvern, PA 19355-0701  
 14010638 +EDI: BANKAMER2.COM Jul 19 2011 20:23:00 Bank Of America, Po Box 17054,  
 Wilmington, DE 19850-7054  
 14010640 +EDI: CITICORP.COM Jul 19 2011 20:23:00 Citibank Sd, Na, Attn: Centralized Bankruptcy,  
 Po Box 20507, Kansas City, MO 64195-0507  
 14010642 +EDI: IRS.COM Jul 19 2011 20:23:00 Internal Revenue Service, P.O. Box 7346,  
 Philadelphia, PA 19101-7346  
 14016588 +E-mail/Text: usagan.bk@usdoj.gov Jul 19 2011 21:09:02 U. S. Attorney,  
 600 Richard B. Russell Bldg., 75 Spring Street, SW, Atlanta GA 30303-3315

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14010636\* +American Express, c/o Becket and Lee, PO Box 3001, Malvern, PA 19355-0701  
 14016587\* Internal Revenue Service, P. O. Box 7346, Philadelphia PA 19101-7346  
 14010641 ##+Credit Union Loan Sour, 5020 Clark Howell Hwy, College Park, GA 30349-6064

TOTALS: 0, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 21, 2011

Signature:

